

Old Age, Disability, Death

First law: 1960.

Current law: 1972.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons, technical students, and apprentices.

Exclusions: Temporary workers, and temporarily employed aliens covered in another country.

Special system for public employees.

Voluntary insurance available to self-employed persons who were previously covered as employed persons.

Source of Funds

Insured person: 4.5% of earnings.

Employer: 4.5% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Old-age pension: Age 55 (or 50 if prematurely aged, 53 if civil servant). 180 months of insurance.

Retirement from gainful employment necessary.

Payable abroad.

Disability pension: Permanent loss of 2/3 of earning capacity for any work. 5 years of insurance, including 6 months in last year. (No minimum qualifying period if nonoccupational accident ; if occupational accident, see Work Injury.)

Survivor pension: Deceased met old-age or disability pension requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 20% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1.33% for every 12 months of insurance in excess of 180 months.

Minimum pension: 60% of national minimum wage; maximum, 80% of insured's average monthly earnings.

Child's supplement: See Family Allowances, below.

Old-age settlement: Lump sum equal to 1 month's regular pension for every 6 months of insurance, payable to retired workers at age 55 if ineligible for pension.

Adjustment: Pensions adjusted to cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average monthly earnings in last 3 or 5 years (whichever is higher) plus 1.33% for every 12 months of insurance in excess of 180 months (years under age 55 at time of claim credited as 6-month periods).

Minimum pension, 60% of national minimum wage; maximum, 80% of insured's average monthly earnings.

Child's supplement: See Family Allowances, below.

Constant-attendance supplement: 50% of pension.

Adjustment: Pensions adjusted to cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured.

Payable to widow married to deceased at least 1 year or caring for child or pregnant. Also payable to dependent disabled widower.

Orphans: 25% of pension of insured for each orphan under age 14 (18 if apprentice, 21 if student or disabled); 40% for each full orphan. Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum equal to 1 month's old-age pension for every 6 months of insurance, payable to survivors if deceased did not meet qualifying conditions.

Adjustment: Pensions adjusted to cost-of-living changes.

Administrative Organization

Ministry of Labor, technical supervision.

Ministry of Finance, financial supervision.

Ministry of Economic Development, administrative supervision.

National Social Security Fund, administration of program; managed by quadripartite board and director.

Sickness and Maternity

First law: 1952.

Current law: 1972.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See Family Allowances, below.

Government: None.

Qualifying Conditions

Maternity benefits: 3 months of insured employment.

Sickness and Maternity Benefits

Maternity benefit: 100% of earnings (portion up to contribution ceiling paid by Social Security Fund, earnings above ceiling paid by employer). Payable for 14 weeks, including at least 2 weeks before confinement (may be extended up to 3 additional weeks if complications).

Workers' Medical Benefits

Medical benefits: Working women receive free medical care during pregnancy and confinement. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Spouse of insured receives same medical benefits as insured woman.

Administrative Organization

Ministry of Labor, technical supervision.

Ministry of Finance, financial supervision.

Ministry of Economic Development, administrative supervision.

National Social Security Fund, administration of contributions and benefits.

Work Injury

First law: 1932.
Current law: 1972.
Type of program: Social insurance system.

Coverage

Employed persons (including temporary workers), members of cooperatives, technical students, apprentices, and casual workers.

Source of Funds

Insured person: None.
Employer: 2.5% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 200,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 66-2/3% of average daily earnings. Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings, if totally disabled.
For partial disability, pension proportionate to degree of incapacity.
Lump sum of 3 years' proportionate pension payable if less than 15% disability.
Constant-attendance supplement: 50% of pension.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and dental care, hospitalization, medicines, X-rays, laboratory services, rehabilitation, retraining, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured. Payable to widow or dependent disabled widower.
Orphans: 10% of earnings for each orphan under age 14 (18 if apprentice, 21 if student or disabled); 30% for each full orphan.
Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 85% of earnings.
Funeral grant: 15 days' covered earnings of insured.

Administrative Organization

Ministry of Labor, general supervision.
Ministry of Finance, financial supervision.
Ministry of Economic Development, administrative supervision.
National Social Security Fund, administration of contributions and benefits.

Family Allowances

First law: 1955.
Current law: 1972.
Type of program: Employment-related system.

Coverage

Employees (including temporary workers) and social insurance beneficiaries with 1 or more children.
Special system for public employees.

Source of Funds

Insured person: None.
Employer: 11.5% of payroll.
Government: Any deficit.
Maximum earnings for contribution purposes: 200,000 francs a month.
Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 14 (18 if apprentice, 21 if student or disabled).
Parent must have had 3 months of employment. Payable also to guardian. Payable to pensioners.
Family and prenatal allowances subject to medical care prescribed for mother and child.

Family Allowance Benefits

Family allowances: 1,000 francs a month for each child through the 6th.
Prenatal allowance: 350 francs a month for 9 months (paid in 3 installments).
Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Labor, technical supervision.
Ministry of Finance, financial supervision.
Ministry of Economic Development, administrative supervision.
National Social Security Fund, administration of program.